

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 3, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jerome Edward Coleman  
7993 Meadow Drive  
Mechanicsville, VA 23111

Yolanda Monique Pinkney-Coleman  
7993 Meadow Drive  
Mechanicsville, VA 23111

Case Number: 13-33673-DOT  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)./Complete EIN:  
xxx-xx-2567  
xxx-xx-3111

Attorney for Debtor(s) (name and address):  
Rudolph C. McCollum Jr.  
P.O. Box 4595  
Richmond, VA 23220  
Telephone number: (804) 523-3900

Bankruptcy Trustee (name and address):  
Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218  
Telephone number: (804) 237-6800

**Meeting of Creditors**

Date: **August 22, 2013**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **November 20, 2013**

For a governmental unit: **December 30, 2013**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: October 21, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **September 18, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: July 5, 2013

## EXPLANATIONS

**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.	
<b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 Jerome Edward Coleman  
 Yolanda Monique Pinkney-Coleman  
 Debtors

Case No. 13-33673-DOT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: mullert  
 Form ID: B9I

Page 1 of 3  
 Total Noticed: 44

Date Rcvd: Jul 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2013.

db/jdb	+Jerome Edward Coleman, Yolanda Monique Pinkney-Coleman, 7993 Meadow Drive, Mechanicsville, VA 23111-3622
11877458	Aarons Furniture, 5162 Nine Mile Rd., Chester, VA 23831-0000
11877460	+Audit Systems Inc, 3696 Ulmerton Rd, Clearwater, FL 33762-4237
11877461	+Berkeley Curry & Cook, 1301 N. Hamilton Street, #200, c/o Debarro Chicopractic, Richmond, VA 23230-3959
11877462	+Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
11877465	+Comcast, PO Box 3006, Southeastern, PA 19398-3006
11877466	+Complete Car Care, 4400 Nine Mile Rd., Richmond, VA 23223-4923
11877467	+Debarro Chiropractic Clinic, 7020 Cold Harbor Rd., Mechanicsville, VA 23111-5045
11877468	+Dominion Law Associates, 222 Central Park Avenue, c/o Cavalry Portfolio Services, Virginia Beach, VA 23462-3022
11877469	+Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
11877470	++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690 (address filed with court: Focused Recovery Solut, 9701 Metropolitan, Richmond, VA 23236-0000)
11877472	+Horizon Fin, 1900 W Severs Rd, La Porte, IN 46350-7855
11877476	+Liberty University, Attn: Student Accounts, P.O. Box 10425, Lynchburg, VA 24506-0425
11877477	+Memorial Regional Med Cntr, P.O. Box 11302, Richmond, VA 23230-1302
11877480	+National Credit System, Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131-2125
11877482	+Ortho Virginia, 8266 Atlee Rd., Mechanicsville, VA 23116-1804
11877483	+Pamela K. Waaland, PHD, 513 Forest Ave, Henrico, VA 23229-6850
11877485	+Pentagroup Financial, 5959 Corporate Dr., Suite 1400, Houston, TX 77036-2311
11877486	+Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091
11877488	+Randolph Macon College, Treasurer's Office, P.O. Box 5005, Ashland, VA 23005-5505
11877490	+Richmond Health System, PO 28538, Richmond, VA 23228-8538
11877491	+Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
11877492	+Todd B. Stone, 101 Shockoe Slip Suite K, Richmond, VA 23219-4144
11878104	+U. S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
11877493	+Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
11877495	+Usdoe/glelsi, 2401 International, Madison, WI 53704-3121
11877494	+Usdoe/glelsi, Po Box 5609, Greenville, TX 75403-5609
11877497	+Virginia Spine Physicians, 9020 Stony Point Pkwy. #140, Richmond, VA 23235-1944
11877498	+Wells Fargo, P.O. Box 7600, Philadelphia, PA 19101-7600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: rudy@mccollumatlaw.com Jul 05 2013 23:13:19 Rudolph C. McCollum, Jr., P.O. Box 4595, Richmond, VA 23220
tr	+E-mail/Text: station01@richchap13.com Jul 05 2013 23:14:48 Carl M. Bates, P. O. Box 1819, Richmond, VA 23218-1819
11877459	+EDI: AFNIRECOVERY.COM Jul 05 2013 23:13:00 Afni, Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
11877463	+EDI: CAPIO.COM Jul 05 2013 23:13:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
11877464	+EDI: CAUT.COM Jul 05 2013 23:13:00 Chase Auto, Po Box 901076, Fort Worth, TX 76101-2076
11877473	+EDI: HFC.COM Jul 05 2013 23:13:00 HSBC Bank, PO Box 17313, Baltimore, MD 21297-1313
11877475	+EDI: ICSYSTEM.COM Jul 05 2013 23:13:00 Ic Systems Inc, Po Box 64378, St. Paul, MN 55164-0378
11877474	+EDI: ICSYSTEM.COM Jul 05 2013 23:13:00 Ic Systems Inc, Po Box 64378, Saint Paul, MN 55164-0378
11877478	+E-mail/Text: bknotices@totalcardinc.com Jul 05 2013 23:14:55 Mid America Bank & Tru, P.O. Box 90340, Sioux Falls, SD 57109-0340
11877479	+EDI: MID8.COM Jul 05 2013 23:13:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
11877481	+E-mail/Text: icrb@nffs.com Jul 05 2013 23:15:14 Natl Fitness, 1645 E Hwy 193, Layton, UT 84040-8525
11877487	EDI: PRA.COM Jul 05 2013 23:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541-0000
11877484	+E-mail/Text: mmrgbk@miramедрг.com Jul 05 2013 23:14:56 Pellettieri, 991 Oak Creek Dr, Lombard, IL 60148-6408
11877489	+E-mail/Text: colleen.atkinson@rmscollect.com Jul 05 2013 23:14:25 Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
11877496	+EDI: AFNIVZWIRE.COM Jul 05 2013 23:13:00 Verizon, Verizon Wireless Department/Attn: Bankru, Po Box 3397, Bloomington, IL 61702-3397

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0422-7

User: mullert  
Form ID: B9I

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Total Noticed: 44

Date Rcvd: Jul 05, 2013

11877471\* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,  
North Chesterfield, VA 23236-0000)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2013

Signature:



District/off: 0422-7

User: mullert  
Form ID: B9I

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Total Noticed: 44

Date Rcvd: Jul 05, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 4, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com  
Rudolph C. McCollum, Jr. on behalf of Debtor Jerome Edward Coleman rudy@mccollumatlaw.com,  
mccollumatlaw301@gmail.com  
Rudolph C. McCollum, Jr. on behalf of Joint Debtor Yolanda Monique Pinkney-Coleman  
rudy@mccollumatlaw.com, mccollumatlaw301@gmail.com

TOTAL: 3